

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KAREN M FERGUSON

Debtor(s)

Case No. 15-33342

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2015.
- 2) The plan was confirmed on 12/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/02/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,483.00.
- 10) Amount of unsecured claims discharged without payment: \$22,599.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$6,840.05
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$6,840.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$309.37
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,309.37

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	13,292.00	13,346.42	13,346.42	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,804.00	1,827.81	1,827.81	229.92	0.00
CAPITAL ONE BANK USA	Unsecured	824.00	834.72	834.72	105.00	0.00
CAPTIALONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPTIALONE	Unsecured	0.00	NA	NA	0.00	0.00
CCS FIRST SAVINGS BANK	Unsecured	0.00	NA	NA	0.00	0.00
CCS FIRST SAVINGS BANK	Unsecured	489.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	1,046.00	1,026.11	1,026.11	129.08	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MTG	Unsecured	0.00	NA	NA	0.00	0.00
CITICORP CREDIT SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,699.00	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	0.00	NA	NA	0.00	0.00
DRY GOODS	Unsecured	380.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/walmart	Unsecured	525.00	NA	NA	0.00	0.00
GETTINGTON	Unsecured	944.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GMAC	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,681.00	2,355.78	2,355.78	296.33	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	575.00	575.86	575.86	72.44	0.00
JERRY CHOW M D LTD	Unsecured	249.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,062.00	1,056.66	1,056.66	132.92	0.00
MIDLAND FUNDING	Unsecured	0.00	517.79	517.79	65.13	0.00
MIDLAND FUNDING	Unsecured	479.00	479.77	479.77	60.35	0.00
MIDLAND FUNDING	Unsecured	671.00	675.53	675.53	84.98	0.00
MIDLAND FUNDING	Unsecured	608.00	608.39	608.39	76.53	0.00
MIDLAND FUNDING	Unsecured	418.00	418.17	418.17	52.60	0.00
PRA RECEIVABLES MGMT	Unsecured	790.00	757.13	757.13	95.24	0.00
PRA RECEIVABLES MGMT	Unsecured	2,078.00	2,147.98	2,147.98	270.20	0.00
QUANTUM3 GROUP LLC	Unsecured	698.00	698.52	698.52	87.87	0.00
QUANTUM3 GROUP LLC	Unsecured	1,162.00	1,131.73	1,131.73	142.36	0.00
QUANTUM3 GROUP LLC	Unsecured	915.00	915.45	915.45	115.16	0.00
QUANTUM3 GROUP LLC	Unsecured	150.00	726.16	726.16	91.34	0.00
QUANTUM3 GROUP LLC	Unsecured	1,148.00	1,148.81	1,148.81	144.51	0.00
QUANTUM3 GROUP LLC	Unsecured	394.00	397.26	397.26	49.97	0.00
QUANTUM3 GROUP LLC	Unsecured	692.00	1,480.18	1,480.18	186.19	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	124.00	124.99	124.99	15.72	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	213.00	213.37	213.37	26.84	0.00
TNB TARGET	Unsecured	0.00	NA	NA	0.00	0.00
TNB TARGET	Unsecured	0.00	NA	NA	0.00	0.00
VON MAUR	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB	Unsecured	726.00	NA	NA	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,346.42	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,346.42	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,118.17	\$2,530.68	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,309.37</u>
Disbursements to Creditors	<u>\$2,530.68</u>
TOTAL DISBURSEMENTS :	<u>\$6,840.05</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.